



# How to Spot a Scam

There are just about as many scams in the world as there are scam artists. According to the U.S. National Fraud Information Center, however, most scams tend to follow one of these four patterns:

- **The free-prize scam:** The consumer is promised a free prize in exchange for purchasing or testing the merchandise.
- **The investment scam:** The consumer is offered the opportunity to invest at a deep discount or earn an extremely high rate of return. The investment instruments frequently do not exist.
- **The business-opportunity scam:** The consumer is offered the chance to make big money working at home or buying a franchise. Promised earnings may be inflated or fictitious.
- **The charity scam:** The consumer is asked to contribute to a nonexistent charity or one in which most of the money goes directly to the fundraiser.

It's important to keep in mind that those who perpetrate fraud and scams tend to choose victims they view as the easiest prey. So if you never let greed overtake your better judgement, you are unlikely to fall prey to fraud.

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